1 INTRODUCTION AND METHODOLOGICAL STANDPOINTS .......... 1
  1.1 INTRODUCTION ................................................. 1
  1.1.1 Motivation for the study .................................... 3
  1.1.2 Theoretical background .................................... 5
  1.1.3 Statement of the problem focused ......................... 6
  1.1.4 Objectives of the study ................................... 7
  1.1.5 Scope of the study ........................................ 8
  1.1.6 Period of the study ........................................ 8
  1.1.7 Limitations of the study .................................. 9
  1.1.8 Chapterisation ............................................ 9
  1.2 METHODOLOGICAL STANDPOINTS ................................ 10
  1.2.1 Selection of Banks ........................................ 12
  1.2.2 Pilot study .............................................. 12
  1.2.3 Pre-test .................................................. 13
  1.2.4 Sampling methods ........................................ 13
  1.2.5 Sources of Data .......................................... 14
  1.2.6 Statistical tools employed ................................ 14

2 REVIEW OF LITERATURE ........................................... 15
  2.1 ELECTRONIC BANKING IN A WIDER PERSPECTIVE ............. 16
    2.1.1 Technological development in India: ........................ 16
      A good platform for e-banking .............................. 16
    2.1.2 Basics of electronic banking .............................. 18
    2.1.3 Fundamental changes in the banking sector ................ 20
    2.1.4 Importance of security in electronic banking .......... 25
    2.1.5 Consumer perceptions and the use of e-banking ......... 28
    2.1.6 Consumer perceptions and electronic banking:  ........ 29
      Insights from national and international studies ........... 29
    2.1.7 Summary and discussion ................................ 34
2.2 A PSYCHOLOGICAL APPROACH TO CONSUMER BEHAVIOR

2.2.1 Theory of consumer behavior
2.2.2 A cognitive processing model of consumer decision making
2.2.3 Components and functions of attention and comprehension
2.2.4 Four theories of attitude change
2.2.5 Adaptive attitude change strategies
2.2.6 Resistance to attitude change
2.2.7 Summary and discussion

3 E-BANKING AND ITS DELIVERY CHANNELS: AN OVERVIEW

3.1 E-BANKING: AN OVERVIEW
3.1.1 E-Banking components
3.1.2 E-Banking services
3.1.3 E-Banking and financial services-benefits

3.2 E-BANKING CHANNELS: AN OVERVIEW
3.2.1 Internet Banking
3.2.2 Mobile-Banking
3.2.3 Tele-banking
3.2.4 ATM (Automated Teller Machine)

4 PROFILE OF THE CITY AND BANKS

4.1 PROFILE OF THE CITY
4.1.1 History
4.1.2 Tiruchirappalli city corporation
4.1.3 Geographical Position
4.1.4 Area and Population
4.1.5 E-Governance at Urban Local Bodies
4.1.6 The Salient features of e-governance practiced at Tiruchirappalli city

4.2 PROFILE OF ICICI BANK
4.2.1 History
4.2.2 Services

4.3 PROFILE OF HDFC BANK
4.3.1 Distribution network
4.3.2 Technology

4.4 PROFILE OF AXIS BANK

4.5 PROFILE OF STATE BANK OF INDIA
4.5.1 History
4.5.2 Transformation journey in state bank of India

4.6 PROFILE OF INDIAN BANK
4.6.1 A premier bank owned by the Government of India
4.6.2 International Presence
4.6.3 Diversified banking activities - Three Subsidiary companies
4.6.4 A front runner in specialised banking
4.6.5 Leadership in Rural Development
4.6.6 Introducing the latest technology in Banking

4.7 PROFILE OF CANARA BANK
5 MEASURING CONSUMERS' PERCEPTION ABOUT THE E-BANKING:
EMPIRICAL EVIDENCE FROM TIRUCHIRAPPALLI CITY ................................. 100
5.1 DATA PRESENTATION AND INTERPRETATION ........................................ 100
  5.1.1 Personal profile ........................................................................ 101
  5.1.2 Banking profile ........................................................................ 113
  5.1.3 Attitudes towards technology .................................................. 121
  5.1.4 E-Banking channel: ATM ......................................................... 124
  5.1.5 E-Banking channel: Internet Banking ....................................... 136
  5.1.6 E-Banking channel: Tele-banking ........................................... 147
  5.1.7 E-Banking channel: Mobile Banking ....................................... 157
  5.1.8 Overall satisfaction about the e-banking ................................. 166
  5.1.9 Summary and discussion .......................................................... 168
5.2 STATISTICAL ANALYSIS ..................................................................... 169
  5.2.1 Chi-squire test .......................................................................... 170
  5.2.2 Correlation for e-banking channels ......................................... 175
  5.2.3 Factor analysis .......................................................................... 177
  5.2.4 Multiple Regressions ................................................................ 183

6 WRAP-UP ................................................................................................. 221
  6.1 Findings ......................................................................................... 221
  6.2 Recommendations ......................................................................... 230
  6.3 Concluding remarks ...................................................................... 237

APPENDIX .................................................................................................. xv

BIBLIOGRAPHY .......................................................................................... xxi